

HFS 3757 Medicare Savings for Qualified Beneficiaries

You Could Save up to \$1,258.80 a year in Medicare expenses The State of Illinois can help

Many Illinoisans with Medicare can save up to \$1,258.80 each year by participating in Medicare cost sharing programs. These programs may pay for Medicare premiums. You can keep more of your Social Security check by enrolling. Many people use the extra money to help pay for living expenses or prescription drugs. Many of the people who can save those costs never apply. Are you one of them?

How Do I Know If I Qualify?

You must have Medicare Hospital Insurance (Part A). If you're not sure whether you have it, look on your Medicare card or call Social Security, at 1-800-772-1213 (TTY:1-800-325-0778) to find out. The call is free. Your income must be below certain limits. ([Look at the table below](#) to see if you might qualify.) Your financial resources, or the things you own, are worth less than \$7,080 for an individual (\$10,620 for a couple.)

Financial resources are things like bank accounts, stocks, and bonds.

Some things are not counted: the home you live in, one car, burial plots, and furniture. The State of Illinois will not place a claim on your estate for the amount of Medicare cost-sharing expenses paid by the state.

How Does It Work?

The State of Illinois may pay some or all of the following Medicare expenses depending on your income:

Premiums - These amounts would no longer be deducted from your Social Security check.

Deductibles and Coinsurance - If your doctor accepts assignment, he or she will bill the state for these amounts when you seek healthcare.

How Do I Apply?

To learn more about Medicare Cost Sharing [Department of Human Services \(DHS\)](#) at 1-800-843-6154

A face to face interview is not required. After you apply, DHS will send you a notice to tell you if you can get help with your Medicare cost sharing expenses.

Your Monthly Income Limits*	Program May Pay*	Cost Sharing Program Name
\$958 Individual or \$1,293 Couple	Premiums, deductibles, coinsurance up to \$104.90/month-\$1,258.80/year	Qualified Medicare Beneficiary (QMB)
\$1,148 Individual or \$1,550 Couple	Medicare Part B premiums up to \$104.90/month-\$1,258.80/year	Specified Low-Income Medicare Beneficiary (SLIB/SLMB)
\$1,292 Individual or \$1,744 Couple	Medicare Part B premiums up to \$104.90/month-\$1,258.80/year	Qualified Individual-1 (QI-1)

*2013 levels, these limits may increase slightly each year.